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B1 (Official	Form 1)(1/	08)				oamon		igo ± o	0			
United States Bankruptcy Co Northern District of Illinois						,			Vo	oluntary Petition		
	ebtor (if ind on, Melan		er Last, First	, Middle):			Nam	e of Joint D	ebtor (Spouse	e) (Last, First	t, Middle):	
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the , , maiden, and			8 years
Last four dig		Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	IN Last	four digits ore than one,	of Soc. Sec. or state all)	r Individual-	Taxpayer	I.D. (ITIN) No./Complete EIN
Street Addre	ess of Debto eather Dr	or (No. and	Street, City,	and State)	):	ZID C. I		t Address of	f Joint Debtor	(No. and St	reet, City,	
					Г	ZIP Code <b>60506</b>	· ·					ZIP Code
County of R <b>Kane</b>	Residence or	of the Prin	cipal Place o	of Busines			Cour	ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add	dress of Deb	otor (if diffe	rent from str	reet addres	ss):		Mail	ng Address	of Joint Debt	tor (if differe	ent from st	reet address):
						ZIP Code						ZIP Code
						ZII Code						ZII Code
Location of (if different	Principal A from street			r								
		f Debtor				of Business	3		•	-		Under Which
See Exh	(Check ral (includes ibit D on pa	ge 2 of this	form.	Sing in 1 Rail Stoo	olth Care Bugle Asset Ro 1 U.S.C. §	eal Estate as 101 (51B)	s defined	Chapi Chapi Chapi Chapi	ter 7 ter 9 ter 11 ter 12	of □ C	hapter 15 f a Foreign hapter 15	Petition for Recognition  Main Proceeding  Petition for Recognition  Nonmain Proceeding
	f debtor is not			Oth							e of Debts	s
check this	s box and stat	e type of end	ny below.)	und	(Check box otor is a tax- er Title 26	empt Entity c, if applicable exempt orgof the Unite and Revenue	e) ganization ed States	define	are primarily cod in 11 U.S.C. street by an indivioual, family, or	onsumer debts § 101(8) as idual primarily	y for	Debts are primarily business debts.
	_	_	ee (Check o	ne box)				k one box:		Chapter 11		' 11 H G C & 101/51D)
☐ Filing For attach sing is unable ☐ Filing For	igned applicate to pay fee been waiver re	d in installmation for the except in in	nents (applic e court's con estallments. l pplicable to c e court's con	sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applical A plan is Acceptan	not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent 1 are less that ith this petiti n were solici	or as definding the second of	in 11 U.S.C. § 101(51D).  led in 11 U.S.C. § 101(51D).  debts (excluding debts owed 1000.  tition from one or more S.C. § 1126(b).
☐ Debtor e	estimates tha	nt funds will nt, after any	ation  I be available exempt proper for distribute	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	S FOR COURT USE ONLY
Estimated N	Number of C 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,000 to \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,000 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 45	Page 2
Voluntar	y Petition	Name of Debtor(s):  Anderson, Melanie D	
(This page mu	ust be completed and filed in every case)	Anderson, Melanie D	
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, atta	ach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debter is an ind	Exhibit B dividual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	bleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner have informed the petitioner that 12, or 13 of title 11, United State	named in the foregoing petition, declare that I at [he or she] may proceed under chapter 7, 11, tes Code, and have explained the relief available ter certify that I delivered to the debtor the notice  March 1, 2008  (btor(s) (Date)
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	nibit C pose a threat of imminent and iden	tifiable harm to public health or safety?
-	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	•	ttach a separate Exhibit D.)
If this is a joi			
	Information Regardin	ng the Debtor - Venue	
	(Check any ap	_	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	• .	·
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a de	fendant in an action or
	Certification by a Debtor Who Reside (Check all app		roperty
	Landlord has a judgment against the debtor for possession		ecked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become	me due during the 30-day period
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. § 36	52(1)).

## B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Melanie D Anderson

Signature of Debtor Melanie D Anderson

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 1, 2008

Date

#### Signature of Attorney\*

#### X /s/ Gary L. Shilts

Signature of Attorney for Debtor(s)

#### Gary L. Shilts 2587769

Printed Name of Attorney for Debtor(s)

Gary L. Shilts

Firm Name

Box 2432

Aurora, IL 60507-2432

Address

#### Email: gshilts@earthlink.net

630-859-8522 Fax: 630-859-8523

Telephone Number

March 1, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Anderson, Melanie D

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

ľ	٦	١,	•	
	7	۹	ĸ	
	4	В	•	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Melanie D Anderson			
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Melanie D Anderson
Melanie D Anderson
Date: March 1, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Melanie D Anderson		Case No		
		, Debtor			
			Chapter	7	
			•		

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	3,275.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		81,363.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			775.00
Total Number of Sheets of ALL Schedu	iles	20			
	T	otal Assets	3,275.00		
			Total Liabilities	81,363.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Melanie D Anderson		Case No.		
_		Debtor	,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	0.00
Average Expenses (from Schedule J, Line 18)	775.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	574.00

#### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		81,363.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		81,363.00

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B6A (Official Form 6A) (12/07)

In re	Melanie D Anderson	Case No.
-		Debtor ————————————————————————————————————

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

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B6B (Official Form 6B) (12/07)

In re	Melanie D Anderson	Case N	No
_		Dobton	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	on Hand	-	100.00
2.	Checking, savings or other financial	Bank	of America	-	650.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	First (joint	Neighbor Bank of Greenup with mother)	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc	Household Goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Nece	ssary Wearing Apparel	-	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	x			
				Sub-Tota	al > <b>2,050.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Melanie D Anderson	Case No.	

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(Te	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Melanie D Anderson	Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1992 Pont Firebird	-	1,000.00
	other vehicles and accessories.		1995 Ford Winstar (Jointly with Mother)	-	225.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

1,225.00

Total >

3,275.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Melanie D Anderson	Case No.	
		 <b>-</b> /	

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on Hand	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, 6 Bank of America	Certificates of Deposit 735 ILCS 5/12-1001(b)	650.00	650.00
First Neighbor Bank of Greenup (joint with mother)	735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings Misc Household Goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 1992 Pont Firebird	735 ILCS 5/12-1001(c)	1,000.00	1,000.00
1995 Ford Winstar (Jointly with Mother)	735 ILCS 5/12-1001(b)	225.00	225.00

Total: 3,275.00 3,275.00

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B6D (Official Form 6D) (12/07)

In re	Melanie D Anderson	Case No.	
_		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXF	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
					D			
			Value \$			Ш		
Account No.  Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
_			S	ubto	ota	1		
continuation sheets attached			(Total of th					
			(Report on Summary of Sch	T	ota	ıl	0.00	0.00

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B6E (Official Form 6E) (12/07)

•				
In re	Melanie D Anderson		Case No.	
-		Debtor		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report th total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Melanie D Anderson		Case No.
-		, Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

8								
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M		O N H L N G H N	Q	SPUTED	S P U T E	AMOUNT OF CLAIM
Account No. PROVIDIAN-35392782			Last Active 3/01/04	٦ï	T E D			
Aac Po Box 2036 28405 Van Dyke Rd Warren, MI 48093		-			D			3,641.00
Account No. GE CAPITA-31131939	+	$\vdash$	Last Active 8/01/04	+	┢	H	+	
Aac Po Box 2036 28405 Van Dyke Rd Warren, MI 48093		-						1,293.00
Account No. GE CAPITA-31314806	╁		Last Active 4/01/04	+	-	H	+	-,
Aac Po Box 2036 28405 Van Dyke Rd Warren, MI 48093		-						1,073.00
Account No. TARGET NA-26829365			Last Active 2/01/04	T	T	T	7	
Aac Po Box 2036 28405 Van Dyke Rd Warren, MI 48093		-						367.00
					L	Ļ	$\downarrow$	307.00
<b>8</b> continuation sheets attached			(Total of t	Subt this j			)	6,374.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Melanie D Anderson	Case No	_
_		Debtor	

	١.	1		-			_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		C V	UNLLQULDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 2011561280			Opened 12/01/05		Г	T E		
Afni, Inc. Po Box 3427 Bloomington, IL 61702		-	CollectionAttorney Charter Communicatio			D		40.00
Account No. <b>31131939</b>	H		Opened 12/01/06		+	1		
Asset Acceptance Llc Po Box 2036 Warren, MI 48090		-	Collection Ge Capital - Wal-Mar					
								1,293.00
Account No. 31314806  Asset Acceptance Lic Po Box 2036 Warren, MI 48090		-	Opened 1/01/07 Collection Ge Capital - Jcpenne					1,073.00
Account No. 26829365			Opened 5/01/06 Collection Target National Bank					
Asset Acceptance Llc Po Box 2036 Warren, MI 48090		-						367.00
Account No. <b>5548769735</b>	$\vdash$	$\vdash$	2005	$-\dagger$	+	_		
BP Amoco Box 9014 Des Moines, IA 50368		-	gasoline					256.00
Sheet no1 of _8 sheets attached to Schedule of				Su				3,029.00
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s p	age	e)	0,023.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Melanie D Anderson		Case No
_		Debtor ,	

	10	L	about Wife Island or Occasionality	10	l	I 5	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXF_XGEXF	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 412174174458			Opened 7/01/00 Last Active 10/31/06	٦т	T E		
Cap One Bk Po Box 85520 Richmond, VA 23285		-	CreditCard		D		3,039.00
Account No. <b>5260-3176-4016-2568</b>	t		2006	<del> </del>	H		
Chase 13200 Smith Road Cleveland, OH 44130		_	credit card				1,000.00
Account No. <b>541887051008</b>			Opened 7/01/00 Last Active 3/01/04 ChargeAccount				
Citibksdna P.O. Box 15687 Wilmington, DE 19850		-					9.204.00
Account No. <b>4621203</b>	-	_	Opened 10/01/07 Last Active 3/01/07	+			8,394.00
Consumer Collection Mn 2333 Grissom Dr Saint Louis, MO 63146		-	CollectionAttorney St Anthony S Memoria				200.00
Account No. <b>13073191050500376</b>	$\vdash$	_	2007	+			999.00
Financial Recovery Svce Box 385908 CACV/CACY/Providian Minneapolis, MN 55438	_	-	medical				3,300.00
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			16,732.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Melanie D Anderson		Case No
_		Debtor ,	

Г			ahand Wife laint as Community	16	Ιυ	Г	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	SPUTED	AMOUNT OF CLAIM
Account No. 5178007319804688			Opened 6/01/04 Last Active 2/01/08	Т	E		
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	CreditCard		D		330.00
Account No. <b>5178007612464701</b>	┢		Opened 8/01/06 Last Active 2/06/08	+	┝	<u> </u>	000.00
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	CreditCard				218.00
Account No. 1337540593  Gemb/Jcp Po Box 984100 El Paso, TX 79998		-	Opened 11/01/98 Last Active 3/10/04 ChargeAccount				970.00
Account No. 5182840004161301 Imagine/Fbofd 6 Concourse Pkwy Ne Fl 2		_	Opened 12/01/06 Last Active 2/11/08 CreditCard				370.00
Atlanta, GA 30328			Opened 44/04/05 Leet Active 7/04/03				412.00
Account No. 5548769735  Lvnv Funding Llc Po Box 740281  Houston, TX 77274		_	Opened 11/01/06 Last Active 7/01/03				272.00
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,202.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Melanie D Anderson	Case No.	_
_		Debtor ,	

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZHLZGEZH	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. <b>8523986724</b>			Last Active 3/01/04	٦	TE		
Midland 8875 Aero Drive Suite 200 San Diego, CA 92123		-			D		4,757.00
Account No. <b>8523986724</b>	<u> </u>		Opened 6/01/07	+			
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123		_					4,772.00
Account No. <b>8525849041</b>	-		Opened 12/01/07	+			.,
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123		-					2,222.00
Account No. <b>969814257686</b>			Opened 5/01/05				
Midstate Collection So Po Box 3292 Champaign, IL 61826		-	CollectionAttorney Howards Trash Servic				64.00
Account No. <b>958964238722</b>	f		Opened 7/01/04 Last Active 12/01/03				
Midstate Collection So Po Box 3292 Champaign, IL 61826	-	_	CollectionAttorney Lakeland Radiologist				29.00
Sheet no. 4 of 8 sheets attached to Schedule of		_		Sub			11,844.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	11,077.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Melanie D Anderson	Case No.	_
_		Debtor ,	

	С	Hu	sband, Wife, Joint, or Community	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QU I D	SPUTED	AMOUNT OF CLAIM
Account No. 969814257686			2005	Π̈́	T		
Midstate Collections Solutions Box 3292 Champaign, IL 61826		-	Howard's Trash Svce		D		
Account No. 1063210041			Opened 11/01/06 Last Active 4/01/05				65.00
Midwest Credit/Coll 306 W Eldorado St Decatur, IL 62522		-	CollectionAttorney Consolidated Communi				
							151.00
Account No. 3872761  NCO Financial Box 813570 Ameren CIPS Philadelphia, PA 19101		-	2005 utility				130.00
Account No. <b>39419</b>			Opened 8/01/07 Collection Med1 Lakeland Radiol				
New Age Rec 909 W Lincoln Charleston, IL 61920		-					175.00
Account No. <b>5770912624314684</b>			2005 credit card				170.00
Newport News Box 9204 Old Bethpage, NY 11804		-	CI GUIL CAI U				
							1,850.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,371.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Melanie D Anderson	Case No	_
_		Debtor	

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGUX	NL - QU - DATED	I S P U T E D	AMOUNT OF CLAIM
Account No. <b>PROVI-61456657244140</b>			Last Active 3/01/04	T	E		
Portfolio 120 Corporate Blvd, Ste 100 Norfolk, VA 23502		-			D		3,139.00
Account No. 915446585810001	╂	┝	Opened 12/01/89 Last Active 8/01/07	+	_	┝	,
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444		-	Employment				17,294.00
Account No. <b>0000247155</b>			2005	+			
Sara Bush Hosp 5300 6th st Springfield, IL 62703		-	medical		x		4,100.00
Account No. 0003062211002			2007	T			
St Ann's Mem Hosp 503 N Maple Effingham, IL 62401		-	medical				1,200.00
Account No. 19573844		$\vdash$	Opened 7/01/07 Last Active 3/01/07	$\dagger$		$\vdash$	
United Collect Bur Inc 5620 Southwyck Blvd Ste Toledo, OH 43614		_	CollectionAttorney Crossroads Emergency				302.00
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		-	(Total of	Subt			26,035.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Melanie D Anderson	Case No.	_
_		Debtor ,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community			U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONFINGENT	OH-AD-DAL HD	-0P J F E D	AMOUNT OF CLAIM
Account No. <b>89419</b>			3-07		Т	T E		
United Collection Bureau Emergency Physicians Office Box 60439 Fort Myers, FL 33906		-	Medical			D		350.00
Account No. 3256017221			Opened 10/01/07		T			
Us Dept Of Education 501 Bleecker St Utica, NY 13501		_	Employment					10,500.00
Account No. <b>407795</b>	_		2007	_	$\dashv$			•
Verizon 1515 Woodfield Rd, Ste 140 Schaumburg, IL 60173		_	telephone					440.00
Account No. 7804			2007					
Village of Greenup New Age Recovery 989 Lincoln Charleston, IL 61920		_	medical ambulance			X		600.00
Account No. 4101241984			Opened 6/01/01 Last Active 3/01/04		$\neg$			
Wfnnb/Garden Ridge Po Box 2974 Shawnee Mission, KS 66201		_	ChargeAccount					407.00
Sheet no. 7 of 8 sheets attached to Schedule of				Su	bto	ota	1	12,297.00
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s r	oag	e)	12,237.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Melanie D Anderson		Case No
_		Debtor ,	

	_	_		_			1
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community		U N	P	
	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	S P U T E D	AMOUNT OF CLAIM
Account No. 886744432			Opened 5/01/01 Last Active 3/01/04	T	E		
Wfnnb/Victorias Secret Po Box 182128 Columbus, OH 43218		-	ChargeAccount		D		479.00
A4 N -				⊢	┝		
Account No.							
Account No.				╁			
Account No.							
110000000000000000000000000000000000000							
Account No.							
Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of		-		Subt	tota	1	470.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	479.00
			(Report on Summary of Sc		ota lule		81,363.00

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B6G (Official Form 6G) (12/07)

In re	Melanie D Anderson	C	ase No
_		Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-04905 Doc 1 Filed 03/01/08 Entered 03/01/08 12:55:59 Desc Main Document Page 25 of 45

B6H (Official Form 6H) (12/07)

In re	Melanie D Anderson	Case No
-		Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Melanie D Anderson		Case No.	
		Debtor(s)	_	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBT	OR AND SPOUS	Е		
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation Occupation	student		DI OCDE		
Name of Employer	otadoni				
How long employed					
Address of Employer					
INCOME: (Estimate of average or	r projected monthly income at time case filed)	DE	BTOR		SPOUSE
	d commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUCTION	NS				
<ul> <li>a. Payroll taxes and social sec</li> </ul>	curity	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TAK	E HOME PAY	\$	0.00	\$	N/A
7. Regular income from operation	of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property	•	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance or supp dependents listed above	ort payments payable to the debtor for the debtor's use or that	of \$	0.00	\$	N/A
11. Social security or government	assistance				
(Specify):	_	\$	0.00	\$	N/A
<u> </u>		\$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income (Specify):		¢	0.00	\$	N/A
(Specify).		\$ <del></del>	0.00	\$ —	N/A
		Ψ <u> </u>	<u> </u>	Ψ	14/4
14. SUBTOTAL OF LINES 7 THI	ROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	0.00	\$	N/A
16. COMBINED AVERAGE MOI	NTHLY INCOME: (Combine column totals from line 15)		\$	0.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **graduates 6-08** 

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B6J (Official Form 6J) (12/07)

In re	Melanie D Anderson		Case No.	
		Debtor(s)		,

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_	· <del></del>	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	500.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· <del></del>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	T	
a. Auto	\$	0.00
b. Other	<u>\$</u>	0.00
c. Other	<u>\$</u> ——	0.00
	ф 	0.00
<ul><li>14. Alimony, maintenance, and support paid to others</li><li>15. Payments for support of additional dependents not living at your home</li></ul>	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	φ	0.00
17. Other	ф •	0.00
	ф 	
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	775.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	775.00
c. Monthly net income (a. minus b.)	\$	-775.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Melanie D Anderson			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION O	CONCERN	IING DEBTOR'S S	SCHEDUL	ES
	2202.24.1101	011021			
	DECLARATION UNDER	PENALTY (	OF PERJURY BY INDI	VIDUAL DEI	BTOR
	I declare under penalty of perjury t		0 0	•	
	sheets, and that they are true and co	rrect to the b	est of my knowledge, in	formation, an	d belief.
Date	March 1, 2008	Signature	/s/ Melanie D Anders	on	
			Melanie D Anderson		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Melanie D Anderson		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$0.00 2008 none** 

\$574.00 2007 Greenup Phillips 66

\$600.00 2006 "

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL

**OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS OWING TRANSFERS**

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL

**OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Capital One Bank v Debtor

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

debt

judgment 8-07

07 SC 76

**Cumberland Co IL** 

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF OF CUSTODIAN

DESCRIPTION AND VALUE OF

CASE TITLE & NUMBER ORDER **PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gary L. Shilts Box 2432 Aurora, IL 60507-2432

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,250.00

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None 1

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS DATES OF OCCUPANCY NAME USED 604 E Cincinniti st to 8-01-07 same Greenup IL 62428

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** NOTICE SITE NAME AND ADDRESS GOVERNMENTAL UNIT LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL. SITE NAME AND ADDRESS NOTICE GOVERNMENTAL UNIT LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF DOCKET NUMBER GOVERNMENTAL UNIT STATUS OR DISPOSITION 5

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

• , ,

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as

an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 1, 2008	Signature	/s/ Melanie D Anderson	
			Melanie D Anderson	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Melanie D Anderson			Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTO	OR'S STATEME	NT OF INT	ENTION	
	I have filed a schedule of assets and liabil	ities which includes deb	ts secured by property of	of the estate.		
	I have filed a schedule of executory contra	acts and unexpired lease	s which includes person	al property subj	ect to an unexpire	ed lease.
	I intend to do the following with respect to	o property of the estate v	which secures those deb	ts or is subject to	o a lease:	
Descri	iption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON	1 7	Creditor's Evanic	Burrendered	из ехетре	11 0.5.0. 3 722	11 0.5.0. 3 021(0)
Descri Proper	· ·	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	ıt		
Date	March 1, 2008	Signature	/s/ Melanie D Anderso Melanie D Anderso Debtor			

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In	me Melanie D Anderson		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS	SATION OF ATTORNI	EY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of or	of the petition in bankruptcy, or	agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,250.00
	Prior to the filing of this statement I have received		\$	1,250.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compens	sation with any other person unle	ess they are mem	abers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
	c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed]  Negotiations with secured creditors to red reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on hous  Debtor(s) have been advised and agree the office of Kathy Vaught, Sandra Levitte, Ked designees, employees and/or appointees in	luce to market value; exemp s as needed; preparation and ehold goods. at Debtor's Attorney listed a lly Johnson, Marc Scheinba	tion planning d filing of mot bove or a "co um or Alexano	; preparation and filing of ions pursuant to 11 USC overage attorney" from the dra Lewycky or their
	Debtor			
	_x			
	Debtor			
6.	By agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any disch judicial lien avoidances, relief from stay ac	nargeability actions, defense	of Motions to	
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	greement or arrangement for pay	ment to me for r	representation of the debtor(s) in
Dat	ed: March 1, 2008	/s/ Gary L. Shilts Gary L. Shilts 258776 Gary L. Shilts Box 2432 Aurora, IL 60507-243		
		630-859-8522 Fax: 6 gshilts@earthlink.ne	30-859-8523	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### **B 201** (04/09/06)

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gary L. Shilts 2587769	X /s/ Gary L. Shilts	March 1, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Box 2432		
Aurora, IL 60507-2432 630-859-8522		
Certifi I (We), the debtor(s), affirm that I (we) have received	cate of Debtor and read this notice.	
Melanie D Anderson	X /s/ Melanie D Anderson	March 1, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

### United States Bankruptcy Court Northern District of Illinois

		Not then it District of Hillions		
In re	Melanie D Anderson		Case No.	
		Debtor(s)	Chapter	7
	VI	ERIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	40
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	March 1, 2008	/s/ Melanie D Anderson  Melanie D Anderson		

Aac Po Box 2036 28405 Van Dyke Rd Warren, MI 48093

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Afni, Inc. Po Box 3427 Bloomington, IL 61702

Asset Acceptance Llc Po Box 2036 Warren, MI 48090

Asset Acceptance Llc Po Box 2036 Warren, MI 48090

Asset Acceptance Llc Po Box 2036 Warren, MI 48090

BP Amoco Box 9014 Des Moines, IA 50368

Cap One Bk Po Box 85520 Richmond, VA 23285

Chase 13200 Smith Road Cleveland, OH 44130 Citibksdna P.O. Box 15687 Wilmington, DE 19850

Consumer Collection Mn 2333 Grissom Dr Saint Louis, MO 63146

Financial Recovery Svce Box 385908 CACV/CACY/Providian Minneapolis, MN 55438

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Gemb/Jcp Po Box 984100 El Paso, TX 79998

Imagine/Fbofd
6 Concourse Pkwy Ne Fl 2
Atlanta, GA 30328

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Midland 8875 Aero Drive Suite 200 San Diego, CA 92123

Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123

Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123 Midstate Collection So Po Box 3292 Champaign, IL 61826

Midstate Collection So Po Box 3292 Champaign, IL 61826

Midstate Collections Solutions Box 3292 Champaign, IL 61826

Midwest Credit/Coll 306 W Eldorado St Decatur, IL 62522

NCO Financial Box 813570 Ameren CIPS Philadelphia, PA 19101

New Age Rec 909 W Lincoln Charleston, IL 61920

Newport News Box 9204 Old Bethpage, NY 11804

Portfolio 120 Corporate Blvd, Ste 100 Norfolk, VA 23502

Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444

Sara Bush Hosp 5300 6th st Springfield, IL 62703

St Ann's Mem Hosp 503 N Maple Effingham, IL 62401 United Collect Bur Inc 5620 Southwyck Blvd Ste Toledo, OH 43614

United Collection Bureau Emergency Physicians Office Box 60439 Fort Myers, FL 33906

Us Dept Of Education 501 Bleecker St Utica, NY 13501

Verizon 1515 Woodfield Rd, Ste 140 Schaumburg, IL 60173

Village of Greenup New Age Recovery 989 Lincoln Charleston, IL 61920

Wfnnb/Garden Ridge Po Box 2974 Shawnee Mission, KS 66201

Wfnnb/Victorias Secret Po Box 182128 Columbus, OH 43218